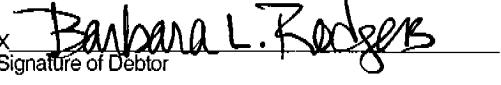
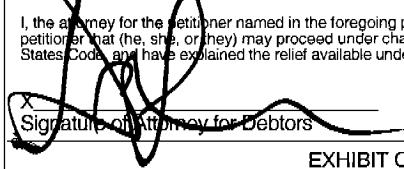
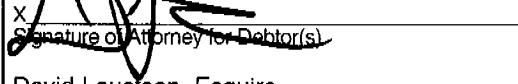
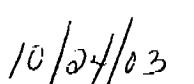
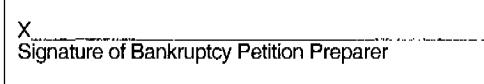


**FORM 1. VOLUNTARY PETITION**

<b>United States Bankruptcy Court</b>		<b>VOLUNTARY PETITION</b>
Eastern	District of Pennsylvania	
NAME OF DEBTOR - (If individual, enter Last, First, Middle) <b>Rodgers, Barbara L.</b>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by the debtor in the last 6 years (Include married, birth, and trade names) none		ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, birth, and trade names)
SOC SEC/TAX I.D. NO (If more than one, state all) <b>185-44-8069</b>		SOC SEC/TAX I.D. NO (If more than one, state all)
STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code) <b>20 Noble Street Sellersville, PA 18960</b>		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state and zip code)
COUNTY of residence or principal place of business <b>Bucks</b>	PHONE NUMBER <b>(215) 257-2524</b>	COUNTY of residence or principal place of business <b>Bucks</b>
MAILING ADDRESS OF DEBTOR (If different from Street Address) same		MAILING ADDRESS OF JOINT DEBTOR (If different from Street Address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from address listed above) n/a		
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
VENUE (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days immediately preceding the date of the petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in the District.</p>		
TYPE OF DEBTOR <p><input checked="" type="checkbox"/> Individual <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership <input type="checkbox"/> Community Broker  <input type="checkbox"/> Corporation <input type="checkbox"/> Other  <input type="checkbox"/> Railroad</p>	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9  <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Sec 304 - Case ancillary to foreign proceeding</p>	
NATURE OF DEBT <p><input checked="" type="checkbox"/> Consumer/Non-Business  <input type="checkbox"/> Business</p>	FILING FEE (Check one box) <p><input checked="" type="checkbox"/> Filing fee attached  <input type="checkbox"/> Filing fee to be paid in installments</p> <p>Installment payments applicable to individuals only. Must attach signed application for the courts consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>	
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered as a small business under 11 U.S.C. § 1121(e) (Optional)</p>		THIS SPACE FOR COURT USE ONLY
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only - Check applicable boxes) <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.  <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>		
ESTIMATED NUMBER OF CREDITORS <p><input checked="" type="checkbox"/> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over</p>		
ESTIMATED ASSETS (in thousands of dollars) <p><input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$50,000,001 to \$100 million  <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> More than \$100 million</p>		
ESTIMATED LIABILITIES (in thousands of dollars) <p><input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$50,000,001 to \$100 million  <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> More than \$100 million</p>		

<b>VOLUNTARY PETITION PAGE 2</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Rodgers, Barbara L.	FORM B1
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)			
Location where filed	Case Number	Date Filed	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet)			
Name of Debtor	Case Number	Date Filed	
Relationship	District	Judge	
<b>SIGNATURES</b>			
<b>SIGNATURE(S) OF DEBTOR(S) (INDIVIDUAL/Joint)</b>		<b>EXHIBIT A</b>	
I declare under penalty of perjury that the information provided in this petition is true and correct. (If Petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
 X Signature of Debtor		(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting relief under Chapter 11)	
		<input type="checkbox"/> Exhibit "A" is attached and made a part of this petition.	
		<b>EXHIBIT B</b> (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)	
		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
		 X Signature of Attorney for Debtor(s) <span style="float: right;">10/24/03</span> Date	
<b>SIGNATURE OF ATTORNEY</b>		<b>EXHIBIT C</b>	
 X Signature of Attorney for Debtor(s)		Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?	
David Laustsen, Esquire PRINTED NAME OF ATTORNEY FOR DEBTOR(S)		<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
David S. Laustsen FIRM NAME 275 S. Main Street Suite 9 Doylestown, PA 18901		SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER	
ADDRESS 215 230 4250 TELEPHONE NUMBER  Date		I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
		Printed or Typed Name of Bankruptcy petition Preparer	
		Social Security Number	
		Address Tel. No.	
		Names and Social Security number of all other individuals who prepared or assisted in preparing this document:	
		If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.	
 X Signature of Bankruptcy Petition Preparer			
		Date	
		A bankruptcy petition preparer's failure to comply with the provision of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. § 156.	

# United States Bankruptcy Court

Eastern District of Pennsylvania

IN RE Rodgers, Barbara L.  
name of debtor

Case No. \_\_\_\_\_  
chapter Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A,B, D, E, F, I, and J in the boxes provided. Add the amount from Schedules A and B to determine the total amount of the debtor's assets. Add the amount from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A — Real Property			\$105,263.00		
B — Personal Property			\$19,181.00		
C — Property Claimed as Exempt					
D — Creditors Holding Secured Claims				\$10,246.00	
E — Creditors Holding Unsecured Priority Claims				\$237.00	
F — Creditors Holding Unsecured Nonpriority Claims				\$44,533.00	
G — Executory Contracts and Unexpired Leases					
H — Codebtors					
I — Current Income of Individual Debtor(s)					\$1,500.00
J — Current Expenditures of Individual Debtor(s)					\$2,293.00
Total Number of Sheets of ALL Schedules ►					
			Total Assets ►	\$124,444.00	
			Total Liabilities ►	\$55,016.00	

Rodgers, Barbara L.  
NAME OF DEBTOR

CASE NO.

**SCHEDULE A — REAL PROPERTY**

Except as listed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interest in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claim in the property only in Schedule C  
- Property Claimed as Exempt.

**(Report also on Summary of Schedules)**

Rodgers, Barbara L.

NAME OF DEBTOR

CASE NO.

## SCHEDULE B — PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OR PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Possession of Debtor	indiv.	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Quakertown National -\$500.00	indiv.	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Miscellaneous household items See attached Exhibit "A" to schedule B.	joint	\$3,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record tape, compact disc, and other collections or collectibles.	x			
6. Wearing Apparel.		Wearing apparel, total value less than \$200.	joint	\$300.00
7. Furs and Jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

Rodgers, Barbara L.  
NAME OF DEBTOR

CASE NO.

**SCHEDULE B — PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OR PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		American Express Flexible Annuity SEP IRA	indiv.	\$5,131.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts Receivable	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interest, life estate, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	xx			
20. Other contingent and unliquidated claim of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			

Rodgers, Barbara L.  
NAME OF DEBTOR

CASE NO.

**SCHEDULE B — PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OR PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Contour 48,000 miles \$3,000.00 2002 Ford Focus 20,000 miles - \$7,000.00 (financed with Capital One, owned jointly with son)	joint	\$10,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops -growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals and feed.	x			
33. Other personal property of any kind not already listed, Itemize.	x			

continuation sheets attached

Personal Property Value - Total → \$19,181.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**Exhibit A to Schedule B  
Personal Property**

**Furniture and appliances Paragraph 4**

Item	Age	Value
Couch		
1 Love Seat	10	75
2 Couch Chairs	10	100
1 coffee tables	5	50
2 end tables	5	100
1 Mstrbedrm	10	200
1 Child bdrm	10	200
Child bdrm		
Child bdrm		
Desk		
Refrigerator		
Range		
Freezer		
Table, chairs		
Vacuum		
Washer/Dryer		
Microwave		
Total		

**Audio, Video and Computer Equipment Paragraph 4**

Item	Age	Value
1 TV 26"	6	100
TV 19"		
1 TV 13"	10	25

BELONG TO  
**DAUGHTER**

~~+ Stereo~~ **DAUGHTER**

Computer

Miscellaneous household, kitchen, other furnishings: \$ \_\_\_\_\_

Miscellaneous \$ \_\_\_\_\_

Total: \_\_\_\_\_

**Books Prints Etc. Paragraph 5**

Books	_____	_____
Prints	_____	_____
Photographs	_____	_____
Records CDs	_____	_____
Art Objects	_____	_____
Antiques	_____	_____
Collection	_____	_____
type of collecton	_____	_____
Collectibles	_____	_____
types of collectibles	_____	_____

Miscellaneous items \_\_\_\_\_

Total: \_\_\_\_\_

**Furs and Jewelry Paragraph 7**

Item	Age	Value
Fur Coat	_____	_____
(detail:	_____	_____
Jewelry	_____	_____
(detail:	_____	_____
Miscellaneous	_____	_____
Total:	_____	_____

**JUST COSTUME JEWELRY - NOMINAL VALUE**

\*All miscellaneous items are valued at \$400.00 or less, and generally are of nominal value.

Rodgers, Barbara L.

NAME OF DEBTOR

CASE NO.

## SCHEDULE C — PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(1) Exemptions in 11 U.S.C. §522(d). These exemptions available only in certain states.

11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal law, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Debtor's aggregate int. in real or pers prop. that the debtor or dep of debtor uses as residence; or in a coop. that owns prop. that the debtor or a dep of the debtor uses as a residence; or in a burial lot for debtor or a dep of debtor.	Joint property Keystone vs. Kitstock 633A2d.165, 1993	Debtor exempts the full amount of the estate's interest in the property.	
Ford Focus 48,000 miles - \$3,000.00	Joint property Keystone vs. Kitstock 633A2d.165, 1993	Debtor exempts the full amount of the estate's interest in the property.	\$3,000
Household furnishings, goods, wearing apparel, appliances, books, crops, animals, or musical instruments held primarily for personal, family, or household use of the debtor or a dep. of the debtor as listed on schedule B, paragraph 4	Joint property Keystone vs. Kitstock 633A2d.165, 1993	Debtor exempts the full amount of the estate's interest in the property.	
SEP IRA	42-8124(4)	Debtor exempts the full amount of the estate's interest in the property.	\$5,131.00
Any property selected by debtor, including tax refunds, all property not specifically exempted from schedule B, cash, bank accounts, investments,	Joint property Keystone vs. Kitstock 633A2d.165, 1993	Debtor exempts the full amount of the estate's interest in the property. Unused portion of §522(d)(1) exemption plus \$400.00.	

NAME OF DEBTOR Rodgers, Barbara L.

CASE NO.

## SCHEDULE D — CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT, UNLIQUIDATED, DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Capital One Auto Finance P.O. Box 660068 Dallas, TX 75266	<input checked="" type="checkbox"/>	joint with son	2002 Ford Focus	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$10,246.00
	<input type="checkbox"/>		VALUE \$7,000.00 acct # 9425299		
	<input type="checkbox"/>		VALUE acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	
	<input type="checkbox"/>		VALUE acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	
	<input type="checkbox"/>		VALUE acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	
	<input type="checkbox"/>		VALUE acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	
	<input type="checkbox"/>		VALUE acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	
Subtotal (Total of this page)				<input type="button" value="→"/>	\$10,246.00
(Report also on Summary of Schedules)			Total (Use only on last page)	<input type="button" value="→"/>	\$10,246.00

In re - Rodgers, Barbara L.

Case No.

## SCHEDULE E — CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any of the entities holding priority claims against the debtor or the priority claims against the debtor or the property of the debtor, as of the date of filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Extension of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,000.00 per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fisherman**

Claims of certain farmers and fishermen up to \$4,000.00 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to a maximum of \$1,800.00 for deposits for the purchase, lease, or rental or property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units.**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

\* Amounts are subject to adjustment on April 1, 1988, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_ continuation sheets attached

Rodgers, Barbara L.  
NAME OF DEBTOR

CASE NO.

**SCHEDULE E — CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY		
			CONTINGENT, UNLIQUIDATED, DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
HAB DLT Berkheimer P.O. Box 995 Bangor, PA 18013-0995	<input type="checkbox"/>	2002 taxes  acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$237.00	
	<input type="checkbox"/>	acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed		
	<input type="checkbox"/>	acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed		
	<input type="checkbox"/>	acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed		
	<input type="checkbox"/>	acct #	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed		
Subtotal (Total of this page)			<input type="button" value="→"/>	\$237.00	
Total (Use only on last page of completed Schedule E.)			<input type="button" value="→"/>	\$237.00	

(Report also on Summary of Schedules)

In re - Rodgers, Barbara L.

Case No.

## SCHEDULE F — CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this Schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured non priority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT, UNLIQUIDATED, DISPUTED	AMOUNT OF CLAIM
WFNNB- Abercrombie & Fitch P.O. Box 659728 San Antonio, TX 78265-9728	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 802269886	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$247.00
WFNNB- Express P.O. Box 659728 San Antonio, TX 78265-9728	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 381515188	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$22.00
MBNA America/LL Bean P.O. Box 155102 Wilmington, DE 19886-5102	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 4264293149858635	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$9,735.00
Spiegel/FCNB 9310 SW Gemini Drive Beaverton, OR 97078-0001	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 1509315949	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$2,920.00
The Bon Ton P.O. Box 17598 Baltimore, MD 21297	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 097380968	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$2,364.00

continuation sheets attached

(Report also on Summary of Schedules) Total (Use only on last page of completed Schedule F.)

Subtotal (Total of this page)

\$15,288.00

\$44,533.00

In re - Rodgers, Barbara L.

Case No.

**SCHEDULE F — CREDITORS HOLDING UNSECURED  
NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT, UNLIQUIDATED, DISPUTED	AMOUNT OF CLAIM
Gap P.O. Box 105980 Dept 72 Atlanta, GA 30353-5980			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 6018595091276283	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$173.00
Walmart P.O. Box 530927 Atlanta, GA 30353			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 60322032203210169	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$1,398.00
Victoria Secret 4590 E. Broad Street Columbus, Ohio 43213			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 594517245	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$47.00
Discover Card P.O. Box 15251 Wilmington, DE 19886-5251			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 6011002400629093	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$3,462.00
Discover Card P.O. Box 15251 Wilmington, DE 19886-5251			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 6011308010079904	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$2,850.00
People's Bank P.O. Box 10311 Stamford, CT 06904			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 4017352500124506	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$7,334.00
American Eagle Outfitters P.O. Box 105980 Dept 71 Atlanta, GA 30353-5980			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 7100390867984	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$301.00
Kohl's P.O. Box 2983 Milwaukee, WI 53201-2983			HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 0270774847	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$261.00

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

→ \$15,826.00

(Report also on Summary of Schedules) Total (Use only on last page of completed Schedule F.)

→ \$44,533.00

In re - Rodgers, Barbara L.

Case No.

**SCHEDULE F — CREDITORS HOLDING UNSECURED  
NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT, UNLIQUIDATED, DISPUTED	AMOUNT OF CLAIM
MACY P.O. Box 4564 Carol Stream, IL 60197	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 3151282526	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$1,294.00
American Express P.O. Box 7863 Ft. Lauderdale, FL 33329-7863	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 371512241482004	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$2,424.00
American Express P.O. Box 7863 Ft. Lauderdale, FL 33329-7863	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 371503834651006	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$4,600.00
Home Depot Box 105980 Dept. 51 Atlanta, Ga 30353-5980	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 5192000375227	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$2,340.00
Strawbridge's 300 Sheffield Center Lorain, OH 44055	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 181403447	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$534.00
Capital One Bank P.O. Box 85147 Richmond, VA 23276	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 4862362145359843	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$533.00
Capital One Bank P.O. Box 85147 Richmond, VA 23276	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 4934222296569059	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$564.00
Capital One Bank P.O. Box 85147 Richmond, VA 23276	<input type="checkbox"/>	HOUSEHOLD ITEMS, REPAIRS, GASOLINE, FOOD, HOUSEHOLD EXPENSES  acct # 5291151937303780	<input type="checkbox"/> contingent <input type="checkbox"/> unliquidated <input type="checkbox"/> disputed	\$570.00

Sheet no. \_\_\_\_ of \_\_\_\_ sheets attached to Schedule of Creditors  
Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) ➔

\$12,859.00

(Report also on Summary of Schedules) Total (Use only on last page of completed Schedule F.) ➔

\$44,533.00

**In re - Rodgers, Barbara L.**

**Case No.**

**SCHEDULE F — CREDITORS HOLDING UNSECURED  
NONPRIORITY CLAIMS**  
(Continuation Sheet)

Sheet no. \_\_\_\_\_ of \_\_\_\_\_ sheets attached to Schedule of Creditors  
Holding Unsecured Nonpriority Claims

**Subtotal (Total of this page)**

\$560.00

(Report also on Summary of Schedules) Total (Use only on last page of completed Schedule F.)

\$44,533.00

In re - Rodgers, Barbara L.

Case No.

## SCHEDULE G — EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchase," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re - Rodgers, Barbara L.

**Case No.**

**SCHEDULE H — CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

In re - Rodgers, Barbara L.

Case No.

## SCHEDULE I — CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE		
	Names	Age	Relationship
separated	Jamie	20	

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Receptionist	
Name of Employer	St. Luke's Health Service	
How Long Employed	2 years	
Address of Employer	Quakertown, PA	

**INCOME: (Estimate of average monthly income)** DEBTOR      SPOUSE

Currently monthly gross wages, salary, and commissions (pro rate if not paid monthly) ..... > \$1,920.00

Estimated monthly overtime ..... > \_\_\_\_\_

**SUBTOTAL** \$1,920.00

**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and social security ..... > \$420.00  
b. Insurance ..... >  
c. Union dues ..... >  
d. Other (Specify) ..... >

**SUBTOTAL OF PAYROLL DEDUCTIONS** \$420.00

**TOTAL NET MONTHLY TAKE HOME PAY** \$1,500.00

Regular income from operation of business, profession or farm (attach detailed statement) ..... >

Income from real property ..... > \_\_\_\_\_

Interest and dividends ..... > \_\_\_\_\_

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above ..... > \_\_\_\_\_

Social security or other government assistance (Specify) ..... > \_\_\_\_\_

Pension or retirement income ..... > \_\_\_\_\_

Other monthly income  
(Specify) ..... > \_\_\_\_\_

**TOTAL MONTHLY INCOME** \$1,500.00

**TOTAL COMBINED MONTHLY INCOME** \$1,500.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re - Rodgers, Barbara L.

Case No.

## SCHEDULE J — CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint return is file and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures listed "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) ..... > \$950.00

Are real estate taxes included?  yes  no

Is property insurance included?  yes  no

### Utilities

a. Electricity and heating fuel ..... > \$173.00

b. Water and Sewer ..... > \$80.00

c. Telephone ..... > \$130.00

d. Other (Specify) Cable TV ..... > \$80.00

Home maintenance (repairs and upkeep) ..... > \$75.00

Food ..... > \$500.00

Clothing ..... > \$100.00

Laundry and dry cleaning ..... > \$20.00

Medical and dental expense (including orthodontic, optometric, and prescription medication) ..... > \$15.00

Transportation (not including car payments) ..... > \$50.00

Recreation, clubs and entertainment, newspapers, magazines, etc. ..... > \$120.00

Charitable contributions ..... >

Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner or renter's ..... >

b. Life ..... >

c. Health ..... >

d. Auto ..... >

e. Other (Specify) ..... >

Taxes (not deducted from wages or included in home mortgage payments) (Specify) ..... >

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)

a. Auto ..... >

b. Other (Specify) ..... >

c. Other (Specify) ..... >

d. Other (Specify) ..... >

e. Other (Specify) ..... >

f. Other (Specify) ..... >

Alimony, maintenance, and support paid to others ..... >

Payments for support of additional dependents not living at your home ..... >

Regular expenses from operation of business, profession, or farm (attach detailed statement) ..... >

Other expenses (Specify) ..... >

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** ..... > **\$2,293.00**

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income ..... >

B. Total projected monthly expenses ..... >

C. Excess income (A minus B) ..... >

D. Total amount to be paid into plan each ..... >

(interval)

Rodgers, Barbara L.

IN RE

CASE NO.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I or we Rodgers, Barbara L., declare under penalty of perjury that I or we have read the foregoing schedules consisting of \_\_\_\_\_ sheets [*total shown on summary page plus 1*] and that they are true and correct to the best of my/our knowledge, information, and belief.

Executed on 10/17/13

Barbara L. Rodgers  
Signature Debtor

Date 10/17/13

Signature Joint Debtor (if any)

Date \_\_\_\_\_

[If joint case, both spouses must sign.]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. ¶110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy petition Preparer

Social Security Number

Address Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date : \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provision of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110, 18 U.S.C. §156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

\_\_\_\_\_  
Signature

Date \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000.00 or imprisonment for up to 5 years or both. 18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT

Eastern \_\_\_\_\_ District of Pennsylvania \_\_\_\_\_

In re - Rodgers, Barbara L.

Case No.

Chapter Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual personal's affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete questions 19 - 25. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None".** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"*In business*." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"*Insider*." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<input type="checkbox"/> none	AMOUNT	SOURCE (if more than one)
	2002 income \$26,808.00	tax returns
	2001 income \$15,967.78	W2's

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<input checked="" type="checkbox"/> none	AMOUNT	SOURCE
--	--------	--------

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 3. Payments to creditors

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS AMOUNT PAID AMOUNT STILL OWING

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS AMOUNT PAID AMOUNT STILL OWING  
AND RELATIONSHIP TO DEBTOR

### 4. Suits, executions, garnishments and attachments, and administrative proceedings

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none CAPTION OF SUIT AND CASE NUMBER TYPE OF SUIT COURT AND LOCATION STATUS

- b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF SEIZURE DESCRIPTION AND VALUE  
BENEFIT PROPERTY WAS SEIZED OF PROPERTY

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 5. Repossessions, foreclosures, and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF CREDITOR OR  
SELLER DATE OF REPOSSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN DESCRIPTION AND  
VALUE OF PROPERTY

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF DATE OF ORDER  
COURT, CASE TITLE AND  
NUMBER DESCRIPTION  
AND VALUE OF  
PROPERTY

### 7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200.00 in value per individual family member and charitable contributions aggregating less than \$100.00 per recipient. (Married debtors filing under chapter 12 or 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none NAME AND ADDRESS OF RELATIONSHIP TO DATE OF GIFT DESCRIPTION AND  
PERSON OR ORGANIZATION DEBTOR, IF ANY VALUE  
name of daughter daughter 9/2002 1996 Ford Explorer value - \$4,000.00

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none      DESCRIPTION OF CIRCUMSTANCES AND, IF  
LOSS WAS COVERED IN WHOLE OR IN PART BY  
INSURANCE, GIVE PARTICULARS

DATE OF LOSS      DESCRIPTION AND  
VALUE OF PROPERTY

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debtor consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

none      NAME AND ADDRESS OF PAYEE      DATE OF PAYMENT, NAME  
OF PAYER IF OTHER THAN  
DEBTOR      AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE OF  
PROPERTY

David S. Laustsen, Esq.  
275 S. Main St. Suite 9  
Doylestown, PA 18901

prior to commencement of this case. see Disclosure of Compensation in this bankruptcy filing.

### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business of financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case.

none      NAME AND ADDRESS OF TRANSFEREE,      DATE      DESCRIBE PROPERTY TRANSFERRED  
RELATIONSHIP TO DEBTOR      AND VALUE RECEIVED

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

none      NAME AND ADDRESS OF  
INSTITUTION      TYPE AND NUMBER OF ACCOUNT  
AND AMOUNT OF FINAL BALANCE      AMOUNT AND DATE OF  
SALE OR CLOSING

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 12. Safe deposit boxes

List each safe deposit box or depository in which the debtor has or had securities, cash or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<input checked="" type="checkbox"/> none	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	--	---	----------------------------	---

### 13. Setoffs

List all setoffs made by a creditor, including a bank, against a debt of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include information boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<input checked="" type="checkbox"/> none	NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
--	------------------------------	----------------	------------------

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

<input checked="" type="checkbox"/> none	NAME AND ADDRESS OF OWNER	DESCRIPTION & VALUE OF PROPERTY	LOCATION OF PROPERTY
--	---------------------------	---------------------------------	----------------------

### 15. Prior address of debtor

If the debtor has moved within the **two years** immediately preceding the commencement of this case. List all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

<input checked="" type="checkbox"/> none	ADDRESS	NAME USED	DATES OF OCCUPANCY
--	---------	-----------	--------------------

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 16. Spouses and Former Spouses

a. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of this case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the the community property state.

none NAME

### 17. Environmental Information

For the purpose of this question, the following definition applies:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material in the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any locations, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable for potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

none NAME      NAME AND ADDRESS OF      DATE OF NOTICE      ENVIRONMENTAL LAW  
GOVERNMENTAL UNIT

b. List the name and address of every site for which the debtor provided notice to a governmental unot of a release of Hazardous Material. Indicate the governmental unit to which the noitc ewas snet and the date of the notice.

none NAME      NAME AND ADDRESS OF      DATE OF NOTICE      ENVIRONMENTAL LAW  
GOVERNMENTAL UNIT

c. List all judicial or administratvie proceedings, inlcuding settlements or order, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

none NAME AND ADDRESS OF      DOCKET NUMBER      STATUS OR DISPOSITION  
GOVERNMENTAL UNIT

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

### 18. Nature, location and name of business

a. If the debtor is an individual, list the name, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

none NAME TAXPAYER ADDRESS NATURE OF BUSINESS BEGINNING AND ENDING ID NUMBER DATES OF OPERATION

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

none NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner or more than 5 percent of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*[An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.]*

### 19. Books, records, and financial statements

a. List all bookkeepers and accountants who, within the **six years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

none NAME AND ADDRESS DATES SERVICE RENDERED

b. List all firms or individuals who, within the **two years** immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor

none NAME ADDRESS DATES SERVICES RENDERED

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

none NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately the commencement of this case by the debtor.

none NAME AND ADDRESS

DATE ISSUED

### 20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

none DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person have possession of the records of each of the two inventories reported in a., above.

none DATE OF INVENTORY NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, officers, directors and shareholders

a. If the debtor is a partnership, list the name and percentage of partnership interest of each member of the partnership.

none NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

In re - Rodgers, Barbara L.

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

none NAME AND ADDRESS      TITLE      NATURE & PERCENTAGE OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

none NAME      ADDRESS      DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

none NAME      ADDRESS      DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loan, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

none      NAME AND ADDRESS      DATE AND PURPOSE  
OF RECIPIENT,      OF WITHDRAWAL      AMOUNT OF MONEY  
RELATIONSHIP TO DEBTOR      OR DESCRIPTION AND  
VALUE OF PROPERTY

### 24. Tax Consolidation Group

If the debtor is a partnership or corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

none      NAME OF PARENT CORPORATION      TAXPAYER IDENTIFICATION NUMBER

### 25. Pension Funds

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loan, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

none      NAME OF PENSION FUND      TAXPAYER IDENTIFICATION NUMBER

Rodgers, Barbara L.

IN RE

CASE NO.

## DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I or we Rodgers, Barbara L., declare under penalty of perjury that I or we have read the foregoing statement of financial affairs and any attachments thereto consisting of a total of \_\_\_\_\_ sheets and that they are true and correct to the best of my/our knowledge, information, and belief.

Executed on 10/17/03

Signature

Barbara L. Rodgers

Debtor

Date

10/17/03

Signature

Joint Debtor (if any)

Date

[If joint case, both spouses must sign.]

#### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. ¶110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy petition Preparer

Social Security Number

Address

Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Date : \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provision of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110, 18 U.S.C. §156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs and any attachments thereto, consisting of a total of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000.00 or imprisonment for up to 5 years or both. 18 U.S.C. §§152 and 3571.

United States Bankruptcy Court

Eastern District of Pennsylvania

IN RE Rodgers, Barbara L.

debtor

CASE #  
CHAPTER Chapter 7

INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which include consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

A. Property to be Surrendered

Description of Property

Creditor's Name

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

(Check any applicable statement.)

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
1	2002 Ford Focus				
2					
3					
4					
5					

Date:

10/17/03

*Barbara L. Rodgers*  
Signature

Signature

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy petition Preparer

Social Security Number

Address Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_

Date : \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110, 18 U.S.C. §156.

**United States Bankruptcy Court**

Eastern

District of

Pennsylvania

IN RE Rodgers, Barbara L.  
name of debtor

Case No. \_\_\_\_\_  
chapter Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor(s) hereby verifies/verify that the attached list of creditors is true and correct to the best of my/our knowledge.

Dated: 10/17/03

Debtor Barbara L. Rodgers

Joint Debtor \_\_\_\_\_

**United States Bankruptcy Court**

Eastern

District of

Pennsylvania

IN RE Rodgers, Barbara L. Bankruptcy Case No. \_\_\_\_\_  
name of debtor chapter \_\_\_\_\_ Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with this bankruptcy cases is as follows:

For legal services I have agreed to accept .....	\$600.00
Prior to the filing of this statement I have received .....	\$600.00
Balance due .....	\$0.00

2. The source of the compensation paid to me was:  Debtor  Other (specify) \_\_\_\_\_
3. The source of the compensation to be paid to me is:  Debtor  Other (specify) \_\_\_\_\_
4.  I have not agreed to share the above-disclosed compensation with any other person unless they are member or associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person(s) who are not members or associates of my law firm. A summary of the agreement, together with a list of the names of the people sharing in the compensation is listed below.

5. In return for the above disclosed fee, I have agreed to render legal service for the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy.
  - Preparation and filing of any petition, schedules, statements, and plan which may be required.
  - Representation of the debtor at the meeting of creditors and confirmation hearing, an any adjourned hearings thereof;
  - Representation of the debtor in non-adversary proceedings and other non-contested bankruptcy matters;
  - (other provisions as needed)  
Includes all legal fees for Chapter 7 bankruptcy. Does not include \$250.00 in filing fees/expenses for a basic non-contested bankruptcy. Expenses include travel, copying, postage, express mail and other direct expenses.
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
Does not include fees for adversary actions, motions or other legal expenses outside of a basic bankruptcy proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Da

10/24/03

Attorney for Debtor(s)  
David S. Laustsen

275 S. Main Street Suite 9  
Doylestown, PA 18901

215 230 4250

**STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341**

**INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code.

This information is intended to make you aware of --

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

**WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may **not** be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

**WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

**WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary-- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay the debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

**OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers> Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

**AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION,  
INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

## United States Bankruptcy Court

Eastern

District of

Pennsylvania

Rodgers, Barbara L.  
NAME OF DEBTOR

CASE NO.

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is extremely complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

#### Chapter 7: Liquidation (\$175 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all of your property. You may claim certain property as exempt under governing law. The trustee then liquidates the property and uses the proceed to pay your creditors according to priorities of the Bankruptcy Code.
3. the purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore you may still be responsible for such debts as certain taxes and student loans, alimony , and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgment.
5. Under certain circumstances you may keep property that you have purchased. Your attorney can explain the options that are available to you.

#### Chapter 13: Repayment of All or Part of Debts—Regular Income (\$160 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except for alimony and support payments, certain kinds of taxes owed for less than three years, certain student loans, court ordered restitution in a criminal case, debts arising from a drunk driving judgment, and long term secured obligations.

#### Chapter 11: Reorganization (\$600 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and an individual should consult an attorney before filing a Chapter 11 petition.

#### Chapter 12: Family Farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 17<sup>th</sup> day of October 2003.

Debtor

*Barbara L. Rodgers*

Joint Debtor, if any

INSTRUCTIONS: A copy of this notice personally signed by the debtor, or by both debtors in a joint case, must accompany any bankruptcy petition filed with the Clerk. Failure to comply may result in the petition not being accepted for filing.